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"When I started on the job, I saw a lot of young Marines and sailors with 23 percent car loans and excessive credit, so I developed a class to try and assist people before they get into problems," he said.

According to Knepp, the biggest financial mistake consumers make is failing to read the paperwork before signing a document, or being too embarrassed to ask the right questions. The information he teaches in his class can help them avoid making some costly mistakes.

"My class teaches how to recognize gimmicks or pitfalls in the financial world, what actions to take when these actions take place and where to go for assistance," said Knepp. "Most people don't know they can go to the legal office and to the service center to help them take care of situations."

Unlike classes that some may find monotonous, Knepp uses a humorous

approach to relay important information and grasp the audience's attention.

"I hope they remember one of those crazy things I did," said Knepp. "If that triggers a response when they enter a financial situation, then good."

Aside from his comprehensive financial management class, Knepp said he can also tailor specific classes to meet different needs, such as establishing credit and credit bureau reports. He also offers free individual budget and financial counseling, which can be scheduled upon request.

Petty Officer 3rd Class Marsia Cassotta, a dental technician for the Depot Naval Dental Center, who attended Knepp's most recent class said, "the class I went to was really entertaining and really informative, and he didn't put people to sleep. He taught us a lot of things about credit cards, and I'm going to use the information he gave me wisely."

To schedule an appointment, or to request a financial management class for your unit, contact Knepp at 525-6300.



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Bill Knepp, manager for Navy Federal Credit Union, illustrates compound interest using a graph during a financial management class at the Depot Chapel Feb. 4. Knepp has conducted about 360 classes for Marines and sailors in 18 years.

Single Marine Program hits the slopes at Snowshoe Mountain



Cpl. Jennifer Brofer

(Left) Lance Cpl. Cameron Dargahi, a supply warehouseman for Computer Information Systems, looks on as he is taken by ski lift to the top of the mountain while night skiing during a ski trip with the Single Marine Program Feb. 5 through Sunday. (Right) Lance Cpl. Alberto Roman, MCAS Beaufort, gets up after wiping out with help from Dargahi. Dargahi, an avid skier, said he had never before skied in the extreme cold temperatures of 10 below zero the skiers faced.



Cpl. Jennifer Brofer